

DEBT TO SAVINGS PROGRAM

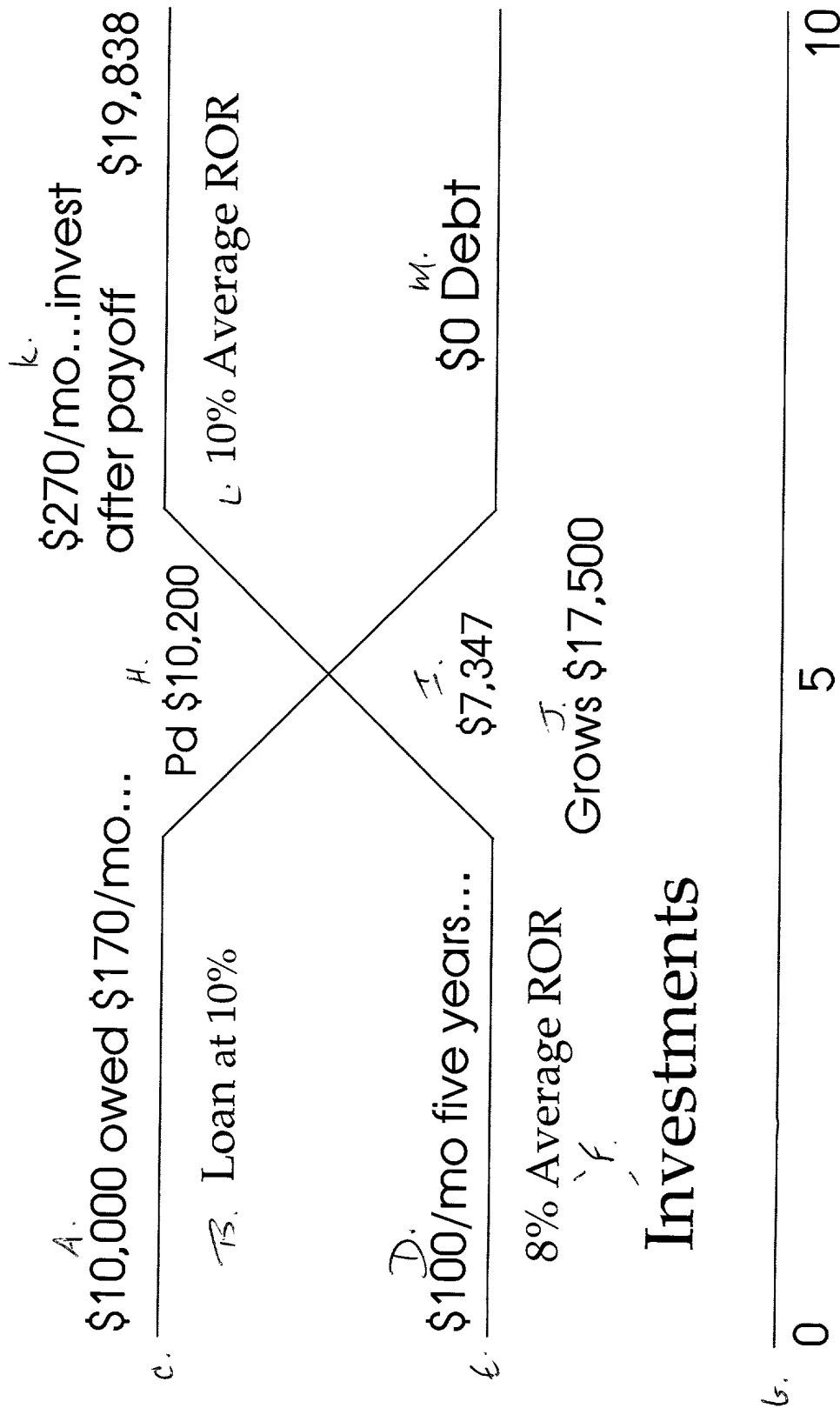


FIG. 2

